

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 14–19628–MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alberta Santos
204 Kettle Creek Road
Toms River, NJ 08753

Social Security No.:
xxx–xx–4862

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on October 21, 2015.

On August 25, 2017 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: September 26, 2017
Time: 10:00 AM
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: August 30, 2017
JAN: mrg

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Alberta Santos
 Debtor

Case No. 14-19628-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 185

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Aug 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2017.

db +Alberta Santos, 204 Kettle Creek Road, Toms River, NJ 08753-1924
 r +Cara Realtors, 514 Brick Boulevard, Brick, NJ 08723-6088
 cr +RBS CITIZENS, N.A., Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407,
 Cherry Hill, NJ 08034-1925
 cr +SN Servicing Corporation as Trustee of the Igloo S, FRIEDMAN VARTOLO LLP, 950 Third Ave,
 11th Floor, New York, NY 10022-2775
 cr +TD Bank, N.A., c/o Windels Marx Lane & Mittendorf, LLP, 120 Albany Street Plaza,
 6th Floor, New Brunswick, NJ 08901-2126
 514782177 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, PO Box 15019, Wilmington, DE 19886-5019)
 514782179 Chase, Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
 514782178 Chase, PO Box 15123, Wilmington, DE 19850-5123
 514782180 +Fernando L. Santos, 204 Kettle Creek Road, Toms River, NJ 08753-1924
 514782181 +Irwin A. Horowitz, Nominee For Harmon Mortgage Corp, PO Box 3308, Secaucus, NJ 07096-3308
 515036558 Irwin A. Horowitz, PO Box 3308, Secaucus, NJ 07096-3308
 514782182 +NJ Natural Gas Co., PO Box 11743, Newark, NJ 07101-4743
 514782184 +Route 9 Garden Center, 2030 Route 9, Toms River, NJ 08755-1214
 515247132 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)
 514782187 +Specialized Loan Servicing, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
 515042316 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 514782188 +TD Bank, C/O Winderls Marx Lane & Mittendorf, 120 Albany Street Plaza,
 New Brunswick, NJ 08901-2163
 515041401 +TD Bank, N.A., c/o Windels Marx Lane & Mittendorf, LLP, 120 Albany Street Plaza,
 New Brunswick NJ 08901-2163
 515725442 +WELLS FARGO BANK, N.A., ATTN: BANKRUPTCY DEPARTMENT, MAC#T7416-023, 4101 WISEMAN BLVD.,
 SAN ANTONIO, TX 78251-4200
 514782189 +Wells Fargo Bank, C/O Powers Kirn, 728 Marne Highway, Ste. 200, Moorestown, NJ 08057-3128

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 30 2017 23:12:20 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 30 2017 23:12:18 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515493244 E-mail/Text: cio.bncmail@irs.gov Aug 30 2017 23:11:58
 Department of the Treasury - Internal Revenue Serv, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 514782186 +E-mail/Text: cop@santander.us Aug 30 2017 23:12:12 Sovereign Bank,
 525 Lancaster Avenue, Suite 305, Reading, PA 19611-1671
 516345426 +E-mail/Text: bknotices@sns.com Aug 30 2017 23:13:00 US Bank Trust NA,
 Trustee Igloo Series II Trust, c/o SN Servicing Corp, 323 5th Street, Eureka, CA 95501,
 US Bank Trust NA 95501-0305
 516345425 +E-mail/Text: bknotices@sns.com Aug 30 2017 23:13:00 US Bank Trust NA,
 Trustee Igloo Series II Trust, c/o SN Servicing Corp, 323 5th Street,
 Eureka, CA 95501-0305

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514782183 ##+Ocwen Loan Servicing, PO Box 6440, Carol Stream, IL 60197-6440
 514782185 ##+Santos Garden & Landscaping, 2030 Route 9, Toms River, NJ 08755-1214

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin
Form ID: 185

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Total Noticed: 26

Date Rcvd: Aug 30, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2017 at the address(es) listed below:

Adam Jason Friedman on behalf of Creditor SN Servicing Corporation as Trustee of the Igloo Series II Trust bankruptcy@friedmanvartolo.com
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor FV-I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eugene D. Roth on behalf of Debtor Alberta Santos erothesq@gmail.com
Jay Samuels on behalf of Creditor TD Bank, N.A. jsamuels@windelsmarx.com
Joshua I. Goldman on behalf of Creditor FV-I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Steven K. Eisenberg on behalf of Creditor RBS CITIZENS, N.A. bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com, skelly@sterneisenberg.com, bkecf@sterneisenberg.com
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
TOTAL: 11